

Diocese of Covington – Lay Employee Benefits

Plan Year: 2026-2027

Summary Information Only – For detailed information refer to the listed contact person.

<p>I. Medical Insurance Liz Champ – 859-392-1554 Fax – 859-392-1589 Benefits@CovDio.org Plan administered by Christian Brothers Employee Benefit Trust (using the BC/BS Anthem network)</p> <p>Payroll Office Mary Murrin – 859-392-1558 MMurrin@CovDio.org Peggy Daly – 859-392-1556 PDaly@CovDio.org Fax – 859-392-1589</p>	<p><u>PREMIUMS</u> Full-time employee (>=30 hrs./week) – single plan paid @ 100% Part-time employee (>=15 hrs./week) – single plan paid @ 50% Employee/Spouse; Employee/Child(ren) and Family plans are available at an additional cost to full-time employees.</p> <p><u>COVERAGE</u> No election of primary care physician required. Physician Co-Pay = \$25 (for in-network) Deductibles: \$400 – Single / \$800 – Family Prescription Co-pays: \$10 Generic / \$30 Brand / 50% Non- Formulary / Mail order required for certain chronic Rx. Vision (under EyeMed)– Exam covered / Glasses and contact lenses allowances.</p> <p><u>ENROLLMENT</u> New employees may apply within 30 days of employment – Employment contract does not enroll you in the medical plan. Open Enrollment is month of May; effective following July 1st</p> <p><u>TERMINATION</u> Coverage ceases at the end of the termination month. Continuation coverage available at group rates for up to 18 months at former employee’s expense</p>
<p>II. Retirement – Defined Benefit Plan Nyhart – 888-901-2090 CovLex@Nyhart.com</p>	<p><u>ELIGIBILITY</u> Must be at least 21 years of age. Must work at least 15 hours/week and at least 5 months/year.</p> <p><u>ENROLLMENT</u> Eligible employees enrolled at hire date unless waiver signed. Open Enrollment in November for non-participants.</p> <p><u>CONTRIBUTIONS</u> Employee – 3.50% Employer – 4.75%</p>
<p>III. Tax Sheltered Retirement Plan Payroll Office – 859-392-1558 Payroll@CovDio.org</p>	<p>403(b) Plan with payroll deductions Personal retirement program Federal/State income tax deferred No employer contributions; due to defined benefit plan</p>
<p>IV. Section 125 Plan Chard-Snyder Liz Champ – 859-392-1554 Benefits@CovDio.org</p>	<p>Unreimbursed Medical – IRS regulated maximum (\$3,400) (minimum \$700) Dependent Day Care – IRS regulated maximum (\$7,500) (minimum \$700) Plan Year – September through August Deductions made – September through May Existing Employees – Open enrollment in May New Hires – If hire date is post-September 1; eligibility will be September of the following calendar year.</p>
<p>V. Other Insurance Plans Available Liz Champ – 859-392-1554 Benefits@CovDio.org</p>	<p>Insurances/coverages available for employees <u>working at least 15 hours per week</u>: Dental; Term Life; Long-Term Disability; Universal Life; Legal Services and Identity Theft Protection Plan Year – July through June; Open enrollment in May</p>
<p>VI. Paid Leave Steve Kopllyay – 859-392-1534</p>	<p>Teachers – paid leave for illness, bereavement, maternity 10 days per year, cumulative up to 60 days total</p>
<p>VII. College Tuition Steve Kopllyay – 859-392-1534</p>	<p>Tuition reduction offered at Thomas More University for diocesan teachers, administrators, and employees</p>
<p>VIII. Employee Discount Program</p>	<p>Tire Discounters (See covdio.org/payroll-benefits/ for coupons)</p>
<p>IX. Banking/Credit Union Options</p>	<p>Republic Bank “Ultimate Account” – 859-960-1020 (Code: RCD) No. Ky. Educators’ Federal Credit Union – 859-441-3405 Cove Federal Credit Union – 859-292-9000</p>
<p>X. Social Security/Medicare</p>	<p>7.65% of gross – matched by employer</p>
<p>XI. Unemployment Insurance</p>	<p>Pursuant to federal/state law, the Diocese of Covington is not a participating employer for US or KY Unemployment</p>